



RANTS & RAVES

Mel Croucher looks forward to cash and credit cards going the same way as the floppy disk, while Simon Edwards puts the paranoia about identity theft into perspective

FLIP-FLOP



MEL CROUCHER RAVES

The very first 3½in floppy disk I ever bought still sits on my bookshelf. I cannot bring myself to throw it away, not because it stores anything important on its miserable 400KB of memory, but because it reminds me that I now live in the future, and the future is a great place to live.

I invested in my first floppy during the spring of 1984. I needed to deliver some graphics files to a

far-flung destination, somewhere to the north of Fratton Park, and I distinctly remember the recipient sending my disk back by post, because it was a rare and precious thing. Not only was it expensive, it was also useless. The data would corrupt if it got too hot, cold, damp, magnetic or lonely, and the protective metal sliding thingy was designed by the Marquis de Sade, who had shares in Elastoplast.

The other reason I hang on to that floppy disk is because it contains my first computer virus, and I'm waiting for DNA testing to become smart enough to reveal

the identity of the bastard who seeded it.

When the high street chains recently announced they would no longer sell floppies, I did not shed a tear. Only one computer in a hundred is now built with a floppy drive, and I cannot remember the last time I suffered the misery of trying to compress data into atomic densities to fit a file on to one of the damn things. If I had invested my money on a ream of paper instead of that original floppy disk, I could have been a best-selling novelist. Or an origami expert.

CASHED IN

Which brings me to money. I am delighted money is going the way of the floppy disk and staring obsolescence in the bloodshot eye of doom. Metallic cash plays havoc with your trousers, and paper cash is mostly cocaine. Cash has harboured germs and encouraged robbery since 630BC, and cheques have done much the same since 1694, so money's reign of useless terror has been somewhat longer than that of the floppy disk. But now, in this Year of Wonder 2007, less than one third of transactions are made with cash. As for cheques, the enlightened ones – such as BT, Superdrug, Boots, Next, Shell garages, Currys and yours truly – simply refuse to accept them. Splendid! Money is nothing more than a complex way to represent personal wealth. Cheques are nearly dead, and I believe cash will be obsolete within 10 years.

I also relish the end of credit cards, especially when they are used by feckless goons to buy a



bag of nuts, an alcopop, a scratch card and answer "yes" to the question, "je wonny cashba?" Very soon, we will all have ID chips embedded just below the coccyx, containing lots of useful information about us, plus a handy tracking device, and of course a debit sensor. It will work like an Oyster card, only better. Instead of queuing up to pay for stuff, we will wiggle our backsides as we leave the shop. For paying taxis or taxes we will drop our pants and moon. To buy online, we simply stick the mouse up our arse for a direct debit. Farewell floppies, bye bye money, welcome to the age of the genuine burn deal.

SENSE OF INSECURITY



**SIMON EDWARDS
RANTS**

When Kenneth Williams' Julius Caesar exclaimed, "Infamy, infamy, they've all got it in for me!" he not only delivered what has now been recognised as the funniest movie one-liner of all time, but he also exhibited the kind of justified paranoia that most internet users are suffering from right now.

Recent reports from companies you've probably never heard of claim that security programs are outselling office applications by the tonne, and slightly less obscure financial organisations are forever screeching about how many more of us are being defrauded this year compared to last. TV adverts for credit cards bang on about special fraud protection (which is no better than that provided as standard by any law-abiding financial institution) and shredding devices line the shelves of even the lowliest mini-supermarket.

We are under siege and our very identities are at risk. This month, while in a paranoid frame of mind, I resignedly opened an email from Experian entitled, "Experian sees rise in ID fraud coincide with increase in organised cyber crime". This was going to be bad news because, the last time I looked, ID fraud was pretty uncommon in the UK – most dramatic figures and anecdotes come from the US, where credit ratings are more important and criminals have got up to speed with organising loans in the names of their victims.

At first glance the situation looks bad. In the last six months of 2006 the number of ID fraud victims who contacted Experian was 69 per cent higher than in the same period the previous year. This is a large percentage increase, but

how many people does this actually represent?

DAMNED LIES AND STATISTICS

Before we calculate the horrific impact of identity theft, let's look at some other crime figures to put things in context. According to my extrapolation of Home Office statistics (www.crimestatistics.org.uk), roughly two people are murdered every day, which accounts for 0.001 per cent of the population. This is the worst kind of news for the 0.001 per cent and their families, but it also means that over 60 million people are not murdered on a daily basis.

We are far more likely to suffer from other violent crimes, though. Roughly 1,700 times more likely, as it happens. Two per cent of the population have had a nasty encounter with a violent criminal over the past year, although these attacks range from non-physical harassment through minor bruising up to a minority of nastier things. Sexual assault is uncommon in comparison, with 170 daily reports (0.1 per cent of the population). Bear in mind that these figures are just reflections of what has been reported, rather than what has actually happened. Neither do they indicate the impact that each crime has had on the victims.

With this landscape of crime in mind, I can reveal that the chances of you falling victim to the inconvenience of ID theft is currently 0.007 per cent. The bad news is not that ID theft is on the way up, but that you are far more likely to be physically hurt (or shouted at) by a criminal, particularly if you are a copper.

CAPITAL PUNISHMENT

Still concerned about boring old identity theft? Experian's data lists fraud hot spots, so now we know that, if you don't live within the M25 area, you are even less likely to go through the annoying post-ID theft process. Experian claims that Londoners are two-and-a-half times more likely to become a victim of this crime.

If you are one of the unlucky few to fall foul of the evil ID thieves, how much do you stand to lose? I asked Experian if it had any figures relating to financial losses suffered by victims of ID theft. The answer was of the 'yes and no' variety. Yes, it has the figures and no, there aren't any losses. It says: "Although there is a cost to victims in terms of distress and time spent reclaiming their identity, most victims do not suffer a direct financial loss as a result of a fraud being perpetrated in their name;

the financial loss is borne by the companies involved."

Within days of confirming the fact that we are extremely unlikely to suffer from ID theft, I received an even more cheering message from APACs, which is the trade body for banks, building societies and so on. It claims that credit card fraud, which is a significantly larger problem than ID theft (just over one per cent of us have suffered from this kind of crime), is actually on the way down. Thanks largely to the relatively new chip and PIN system, total card fraud losses are down from £439.4m in 2005 to £428m. APACs told me that in 2006 there were 700,000 cases of card fraud, each suffering an average loss of £608 (which would be borne by the card issuer).

Keeping your personal data safe is a sensible measure to avoid ID theft and various other types of fraud, and there's no harm in taking sensible precautions. If you want to read more about avoiding this type of crime, visit <http://tinyurl.com/3y9vq6>. But ID theft is not yet something over which UK citizens should lose sleep.

FREE AND EASY



**SIMON EDWARDS
RANTS**

"Information wants to be free" is a phrase oft-quoted by people interested in 'liberating' data from nasty owners who want to charge money for it. These people range from those who simply want something for nothing up to philosophers who observe the tension between the value of information and the cost of distributing it. In short, information is expensive because it is useful but, now that the internet exists, it is very cheap to spread around.

This is as true for bomb-making instructions and the chemical formulae of controlled substances as it is for playground rumours and embarrassing four-year-old photos from the company Christmas party. In fact, judging by the number of indiscreet mobile phone videos that appear on the internet these days, I'm willing to bet that gossip monkeys hugely outnumber al-Qaida wannabes.

It is in our very nature to spread information, helping or entertaining others by passing on our know-how (or pictures of celebrities looking awful). On the weekend of the Grand National, I stood in a petrol station behind two men who were discussing the race, which they had missed. I knew the name of the horse that had won, but they didn't. I was sociopathically able to

hold my tongue, whereas the woman at the head of the queue couldn't resist. She turned around to say, "It was Silver Birch," paid for her goods, turned back and added, "at 33-1".

There is probably some evolutionary advantage in having the 'compelled to pass on useful information' gene. Even the gnarled, ugly and violent seamen who travelled via the island of Okinawa centuries ago liked to share information. Granted, their information was largely based on techniques for hurting people, but at least they had a common interest. If you were a vicious high-seas pirate you'd think it would be to your advantage to keep your special 'crack spine and pull off head' manoeuvre secret, but apparently information wanted to be free with greater urgency than these thugs' desires to slit each other's gizzards. And this information spread, all without the aid of mobile phones, broadband and email.

CLICKING FOR KICKS

The result of this unlikely cooperation was karate, a martial art that was developed by the Okinawans, who picked up a few fighting tips from the sailors and mixed it in with some stuff they learned from the Chinese. Martial arts histories suggest that karate was a secret art. However, the fact that it survives to this day in one form or another and that you can learn it at your local council leisure centre shows that information wanted to be free once again. And now, thanks to internet video-sharing service YouTube, you can learn the inner-most secret killer moves of many karate fighting styles for free, albeit at a resolution of 320x240 heavily compressed pixels.

The secrets behind old and new conjuring tricks are also readily available from YouTube. Log in and you will see plenty of video tutorials. Sadly, some of these videos are not 'tutorials' in the strictest sense of the word, but rather are diabolically incompetent performances that give the game away unintentionally.

A notable example is a series of unrelated performances of an effect where an empty cola can fills and seals itself. There are some impressive performances of this trick, but it's more fun to watch as buffoons video their bungled, transparent attempts and then upload the results for the world to see (through). Watch for the dribbles of cola that cascade from their hands. That's the information at work. It just has to leak. ☹